

Information to identify the case:

Debtor 1	<u>William J. Myer</u>	Social Security number or ITIN	xxx-xx-1138
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-70116-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Myer

3/25/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
William J. Myer
DebtorCase No. 15-70116-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 25

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db +William J. Myer, 201 South Main Street, Homer City, PA 15748-1520
 cr +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,
 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
 cr +Wells Fargo Dealer Services, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 13999280 +Diamond Medical Supply, 1354 Oakland Avenue, Indiana, PA 15701-2844
 14042004 +H&R Block Bank, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13999283 +Indiana Healthcare Physician Services, 9 North 7th Street, Suite 203,
 Indiana, PA 15701-1880
 13999284 +Indiana Regional Medical Center, PO Box 788, Indiana, PA 15701-0788
 13999286 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
 13999289 +RRC, 7005 Middlebrook Pike, Knoxville, TN 37909-1156
 13999288 +Roberto Turnbull, MD, 1177 South 6th Street, Indiana, PA 15701-3759
 13999291 +TM Frick Enterprises, LLC, 56 S. 6th Street, Suite 100, Indiana, PA 15701-2757
 13999290 +The HMC Group, Collection Agency, PO Box 16211, Cleveland, OH 44116-0211
 13999292 +Tribute Computecredit Corp, PO Box 105555, Atlanta, GA 30348-5555
 14797252 +U.S. Bank National Association, c/o Nationstar Mortgage LLC, Attn: Bankruptcy Dept.,
 P.O. Box 619096, Dallas, TX 75261-9096

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 26 2020 04:53:26 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13999275 EDI: APPLIEDBANK.COM Mar 26 2020 07:28:00 Applied Bank, PO Box 10210,
 Wilmington, DE 19850
 13999277 +EDI: CCUSA.COM Mar 26 2020 07:28:00 Credit Collections USA, 256 Greenbag Rd., Ste 1,
 Morgantown, WV 26501-7158
 13999278 +E-mail/Text: bdsupport@creditmanagementcompany.com Mar 26 2020 04:55:06
 Credit Management Co, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
 13999281 +EDI: AMINFOFP.COM Mar 26 2020 07:28:00 First Premier Bank, 601 S. Minnesota Ave.,
 Sioux Falls, SD 57104-4868
 13999282 E-mail/Text: dleabankruptcy@hrblock.com Mar 26 2020 04:51:36 H&R Block Bank, PO Box 30040,
 Tampa, FL 33630-3040
 13999285 +EDI: MID8.COM Mar 26 2020 07:28:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,
 San Diego, CA 92123-2255
 13999287 +E-mail/Text: bankruptcydepartment@tsico.com Mar 26 2020 04:55:27 NCO Financial,
 PO Box 15273, Wilmington, DE 19850-5273
 14012422 +E-mail/Text: bncmail@w-legal.com Mar 26 2020 04:54:31 U.S. Bank National Association,
 C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
 14012545 EDI: WFFC.COM Mar 26 2020 07:28:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657
 13999293 +EDI: WFFC.COM Mar 26 2020 07:28:00 Wells Fargo Dealer Services, PO Box 1697,
 Winterville, NC 28590-1697

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC as Servicer for U.S. BANK
 cr U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES
 13999279* +Credit Management Company, 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
 13999276 ##+Collection Service Center, PO Box 68, Altoona, PA 16603-0068

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 25

Date Rcvd: Mar 25, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2020 at the address(es) listed below:

Aurelius P. Robleto on behalf of Debtor William J. Myer apr@robletolaw.com, rmk@robletolaw.com,
ecf_admin@robletolaw.com, apr@ecf.courtdrive.com, G16422@notify.cincompass.com
Brett A. Solomon on behalf of Creditor Wells Fargo Dealer Services bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC as Servicer for U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION,
AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE BANK NATI bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR
IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGER TO LASALLE
BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR MERRIL bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6